

FILED '11 FEB 23 11:27 USDC-ORH

# Exhibit 2

## True Copy

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): **August 27, 2010**

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Commission file number **1-8198**

**HSBC FINANCE CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State of incorporation)

**86-1052062**  
(IRS Employer Identification Number)

**26525 N. Riverwoods Boulevard**  
**Mettawa, Illinois**  
(Address of principal executive offices)

**60045**  
(Zip Code)

Registrant's telephone number, including area code **(224) 544-2000**

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
- 
-

**Item 8.01. Other Events.**

As reported in the Quarterly Report on Form 10-Q for the period ended June 30, 2010, HSBC Finance Corporation ("HSBC Finance") agreed in principle in July 2010 to sell the remainder of its auto finance receivables portfolio. On August 27, 2010, HSBC Finance completed the sale to Santander Consumer USA Inc. ("Santander"). The transaction consisted of the sale of auto finance receivables with an outstanding principal balance of approximately \$2.6 billion and other related assets for approximately \$2.56 billion, including the transfer of approximately \$432 million of indebtedness secured by auto finance receivables, resulting in net cash proceeds to HSBC Finance of approximately \$2.1 billion. HSBC Finance will recognize a pre-tax loss of approximately \$50 million in the third quarter of 2010 relating to this transaction.

In connection with the sale, HSBC Finance transferred and assigned to Santander, and Santander assumed and agreed to perform, the obligations of HSBC Finance as "Servicer" under the Sale and Servicing Agreements in effect with respect to HSBC Finance's outstanding securitization transactions, known as HSBC Automotive Trust (USA) 2006-1, HSBC Automotive Trust (USA) 2006-2, HSBC Automotive Trust (USA) 2006-3, HSBC Automotive Trust (USA) 2007-1 (collectively, the "Securitization Trusts").

Holders of the notes issued by the Securitization Trusts are directed to [santanderconsumer.com/investors/hsbc-hat.aspx](http://santanderconsumer.com/investors/hsbc-hat.aspx) for more information regarding Santander and its servicing portfolio and practices.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

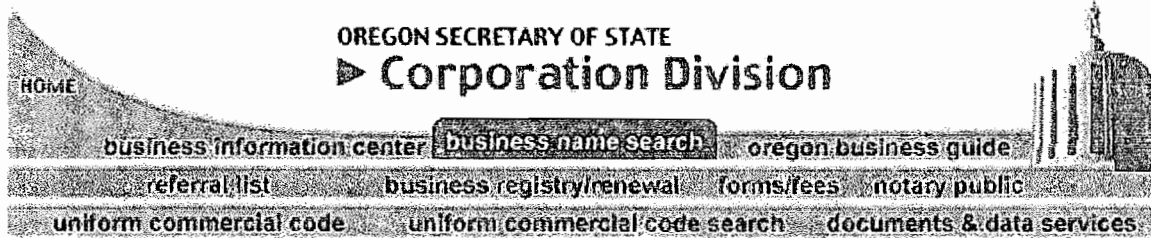
HSBC FINANCE CORPORATION  
(Registrant)

By: /s/ Mick Forde  
Senior Vice President, General Counsel -  
Treasury and Assistant Secretary

Dated: September 2, 2010

# Exhibit 3

## True Copy



## Business Name Search

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## Business Entity Data

02-21-2011

09:42

Registry Nbr	Entity Type	Entity Status	Jurisdiction	Registry Date	Next Renewal Date	Renewal Due?
004846-26	FBC	ACT	DELAWARE	11-01-1950	11-01-2011	
Entity Name	BENEFICIAL OREGON INC.					
Foreign Name						

[New Search](#)
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## Associated Names

Type	PPB	PRINCIPAL PLACE OF BUSINESS				
Addr 1	26525 N RIVERWOODS BLVD					
Addr 2						
CSZ	METTAWA	IL	60045		Country	UNITED STATES OF AMERICA

Please click [here](#) for general information about registered agents and service of process.

Type	AGT	REGISTERED AGENT	Start Date		Resign Date	
Of Record	003292-27	C T CORPORATION SYSTEM				
Addr 1	388 STATE ST STE 420					
Addr 2						
CSZ	SALEM	OR	97301	3581	Country	UNITED STATES OF AMERICA

Type	MAL		MAILING ADDRESS			
Addr 1	26525 N RIVERWOODS BLVD					
Addr 2						
CSZ	METTAWA	IL	60045		Country	UNITED STATES OF AMERICA

Type	PRE	PRESIDENT				Resign Date	
Name	KATHRYN			MADISON			
Addr 1	26525 N RIVERWOODS BLVD						
Addr 2							
CSZ	METTAWA	IL	60045		Country	UNITED STATES OF AMERICA	

Type	SEC	SECRETARY			Resign Date	
Name	LORETTA		ABRAMS			

<b>Addr 1</b>	26525 N RIVERWOODS BLVD				
<b>Addr 2</b>					
<b>CSZ</b>	METTAWA	IL	60045	<b>Country</b>	UNITED STATES OF AMERICA

[New Search](#)

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## Name History

Business Entity Name	Name Type	Name Status	Start Date	End Date
BENEFICIAL OREGON INC.	EN	CUR	10-18-1984	
BENEFICIAL FINANCE CO. OF OREGON	EN	PRE	11-08-1954	10-18-1984
CONSUMERS CREDIT COMPANY OF PORTLAND	EN	PRE	11-01-1950	11-08-1954

Please read before ordering Copies.

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## Summary History

Image Date	Action	Transaction Date	Effective Date	Status	Name/Agent Change	Dissolved By
10-26-2010	ANNUAL REPORT PAYMENT	10-26-2010		SYS		
10-20-2009	ANNUAL REPORT PAYMENT	10-20-2009		SYS		
11-19-2008	AMENDMENT TO ANNUAL REPORT	11-19-2008		FI		
10-27-2008	ANNUAL REPORT	10-27-2008		FI		
11-02-2007	ANNUAL REPORT PAYMENT	11-02-2007		SYS		
11-06-2006	ANNUAL REPORT	11-06-2006		FI		
11-03-2006	NOTICE LATE ANNUAL	11-03-2006		SYS		
10-24-2005	ANNUAL REPORT PAYMENT	10-24-2005		SYS		
11-03-2004	AMENDMENT TO ANNUAL REPORT	11-03-2004		FI		
10-29-2004	ANNUAL REPORT PAYMENT	10-29-2004		SYS		
10-27-2003	ANNUAL REPORT PAYMENT	10-27-2003		SYS		
10-08-2002	ANNUAL REPORT PAYMENT	10-08-2002		SYS		
10-23-2001	ANNUAL REPORT PAYMENT	10-23-2001		SYS		
06-08-2001	CHANGE OF REGISTERED AGENT/ADDRESS	06-08-2001		FI		
10-13-2000	STRAIGHT RENEWAL	10-13-2000		FI		



11-17-1999	CHANGED RENEWAL	11-17-1999		FI		
11-12-1999	STRAIGHT RENEWAL	11-04-1999		FI		
11-04-1998	CHANGED RENEWAL	11-04-1998		FI		
11-04-1998	STRAIGHT RENEWAL	10-23-1998		FI		
10-29-1997	STRAIGHT RENEWAL	10-20-1997		FI		
10-30-1996	STRAIGHT RENEWAL	10-22-1996		FI		
11-08-1995	STRAIGHT RENEWAL	11-08-1995		FI		
11-03-1994	AMENDED RENEWAL	10-31-1994		FI		
11-12-1993	STRAIGHT RENEWAL	11-02-1993		FI		
11-03-1992	STRAIGHT RENEWAL	10-30-1992		FI		
10-30-1991	AMENDED RENEWAL	10-28-1991		FI		
10-31-1990	STRAIGHT RENEWAL	10-29-1990		FI		
10-25-1989	AMENDED RENEWAL	10-23-1989		FI		
11-02-1988	STRAIGHT RENEWAL	10-31-1988		FI		
10-30-1987	STRAIGHT RENEWAL	10-30-1987		FI		
10-31-1986	AMENDED RENEWAL	10-28-1986		FI		
12-11-1985	AMENDED RENEWAL	12-09-1985		FI		
11-26-1984	STRAIGHT RENEWAL	11-19-1984		FI		
11-26-1984	ENTITY NAME CHANGE	10-18-1984		FI		
11-26-1984	ENTITY NAME CHANGE	11-03-1954		FI		

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# Exhibit 4

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## HSBC Finance Corporation

### Board of Directors

- **Niall S. K. Booker**  
Chairman of the Board
- **Robert K. Herdman**  
Former Chief Accountant  
U.S. Securities and Exchange Commission
- **George A. Lorch**  
Former Chairman and Chief Executive Officer  
Armstrong World Industries, Inc.
- **Samuel Minzberg**  
Partner  
Davies Ward Phillips & Vineberg LLP
- **Beatriz R. Perez**  
Senior Vice President Integrated Marketing  
Coca-Cola North America
- **Larree M. Renda**  
Executive Vice President  
Safeway Inc.

### Senior Management

- **Patrick J. Burke**  
Chief Executive Officer
- **Andrew C. Armishaw**  
Senior Executive Vice President and Chief Technology and Services Officer
- **Susan E. Artmann**  
Executive Vice President, Taxpayer Financial Services
- **Jon N. Couture**  
Senior Executive Vice President - Human Resources
- **Patrick A. Cozza**  
Senior Executive Vice President - Insurance
- **Eric K. Ferren**  
Executive Vice President and Chief Accounting Officer
- **Mark C. Gunton**  
Senior Executive Vice President, Chief Risk Officer
- **Brian D. Hughes**  
Executive Vice President and Head of Card and Retail Services
- **William H. Kesler**  
Executive Vice President and Treasurer
- **Loren C. Klug**  
Executive Vice President - Strategy & Analysis Corporate
- **Eric L. Larson**  
Senior Executive Vice President and Chief Compliance Officer
- **Kathryn Madison**  
Executive Vice President and Chief Servicing Officer, Consumer and  
Mortgage Lending
- **Satyabama Ravi**  
Executive Vice President and Chief Auditor
- **Michael A. Reeves**  
Executive Vice President and Chief Financial Officer
- **Patrick D. Schwartz**  
Executive Vice President, General Counsel and Corporate Secretary
- **Lisa M. Sodeika**

# Exhibit 4

## True Copy



## HSBC Finance Corporation

### Board of Directors

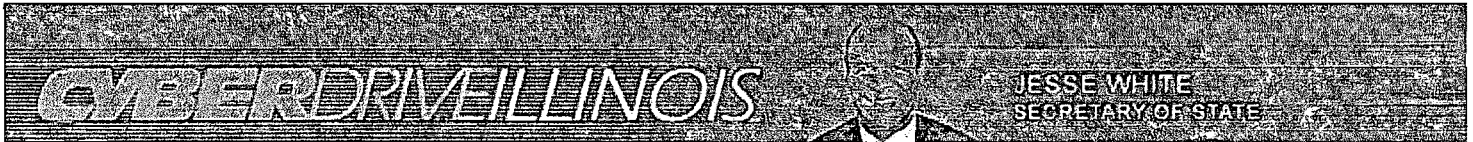
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Executive Vice President and Chief Auditor
- **Michael A. Reeves**  
Executive Vice President and Chief Financial Officer
- **Patrick D. Schwartz**  
Executive Vice President, General Counsel and Corporate Secretary
- **Lisa M. Sodeika**

# Exhibit 5

## True Copy



SERVICES PROGRAMS PRESS PUBLICATIONS DEPARTMENTS CONTACT

## CORPORATION FILE DETAIL REPORT

Entity Name	HSBC HOME EQUITY LOAN CORPORATION I	File Number	57863668
Status	ACTIVE		
Entity Type	CORPORATION	Type of Corp	FOREIGN BCA
Qualification Date (Foreign)	06/20/1994	State	DELAWARE
Agent Name	C T CORPORATION SYSTEM	Agent Change Date	06/20/1994
Agent Street Address	208 SO LASALLE ST. SUITE 814	President Name & Address	KATHRYN MADISON 26525 N RIVERWOODS BLVD METTAWA 60045
Agent City	CHICAGO	Secretary Name & Address	M. FORDE SAME
Agent Zip	60604	Duration Date	PERPETUAL
Annual Report Filing Date	05/20/2010	For Year	2010
Old Corp Name	08/26/2005 - HFC REVOLVING CORPORATION		

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[Purchase Certificate of Good Standing](#)

(One Certificate per Transaction)

[BACK TO CYBERDRIVEILLINOIS.COM HOME PAGE](#)

# Exhibit 6

## True Copy



After Recording Return to:  
Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
S&S #10-104921

JOSEPHINE COUNTY OFFICIAL RECORDS  
ART HARVEY, COUNTY CLERK 2010-009268  
MTG-STR  
Crt=1 Pgs=1 Stn=1 JEDWARDS 07/27/2010 12:43 PM  
\$5.00 \$11.00 \$15.00 \$8.00 \$5.00 Total: \$44.00



00253912201000092680010014

I, Art Harvey, County Clerk, certify that the within document was received and duly recorded in the official records of Josephine County.

### SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and

WHEREAS, Kenneth L. Cook and Denise M. Cook, was the original grantor, Beneficial Oregon Inc. was the original beneficiary, and Regional Trustee Services was the original trustee, and the trust deed is dated March 8, 2007, and was recorded March 12, 2007, Instrument No. 2007-004995, in the official records of Josephine County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & SUTHERLAND, LLC, 5501 N.E. 109th Court, Suite N, Vancouver, WA 98662, as Trustee under said Trust Deed.

Date: 7/20/10

Beneficial Oregon Inc.

Maria Vadney  
NAME Maria Vadney  
TITLE VP

STATE OF Florida )  
COUNTY OF Hallaborough ) SS.

On this 2 day of July, 2010, before me the undersigned a Notary Public appeared Maria Vadney personally known to me or proved to me on the basis of satisfactory evidence to be the VP of Beneficial Oregon Inc., the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the date first hereinabove written.  
Donna Halerz  
Notary Public for State indicated above  
My commission expires: 5/17/2014



# Exhibit 8

## True Copy

AFTER RECORDING RETURN TO:  
Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
10-104921

JOSEPHINE COUNTY OFFICIAL RECORDS  
ART HARVEY, COUNTY CLERK **2010-009269**  
MTG-DES  
Cnt=1 Pgs=2 Stn=1 JEDWARDS 07/27/2010 12:43 PM  
\$10.00 \$11.00 \$15.00 \$8.00 \$5.00 Total:\$49.00



I, Art Harvey, County Clerk, certify that the within document was received and duly recorded in the official records of Josephine County.

## NOTICE OF DEFAULT AND ELECTION TO SELL

A default has occurred under the terms of a trust deed made by Kenneth L. Cook and Denise M. Cook, as grantor to Regional Trustee Services, as trustee, in favor of Beneficial Oregon Inc., as beneficiary, dated March 8, 2007, recorded March 12, 2007, in the mortgage records of Josephine County, Oregon, as Instrument No. 2007-004995, as covering the following described real property:

Beginning at the West quarter corner of Section 9, Township 37 South, Range 7 West of the Willamette Meridian, Josephine County, Oregon; thence North 89°36'45" East 2664.34 feet to the center of said Section; thence North 0°51'20" East 334.25 feet to the point of beginning; thence South 89°36'45" West 1332.17 feet to the West line of the East half of the Northwest quarter of said Section; thence North 00°49'30" East 500.46 feet; thence North 89°36'45" East 1332.17 feet to the North-South centerline of said Section; thence South 00°51'20" West 500.46 feet along said centerline to the true point of beginning. EXCEPTING THEREFROM any portion lying within the boundaries of a parcel of land in the Northwest quarter of Section 9, Township 37 South, Range 7 West of the Willamette Meridian, Josephine County, Oregon, described as follows: beginning at the center point of said Section 9 and running North 0°21' East along the North-South centerline of said Section, 334.25 feet to the point of beginning; thence North 0°21' East along the North-South centerline of said Section, 1002.75 feet to the South line of the North half of the Northwest quarter of said Section; thence along said South line of the North half of the Northwest quarter, South 89°37' West 572.20 feet to the approximate centerline of the public roadway; thence along said public roadway centerline, South 22°39' East 1095.35 feet; thence North 89°37' East 188.05 feet to the North-South centerline of said Section 9 to the true point of beginning.

**COMMONLY KNOWN AS:** 300 Newt Gulch Road, Wilderville, OR 97543

Kelly D. Sutherland, Successor Trustee, hereby certifies that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision; the default for which foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$1,627.74, from December 13, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default, the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sums being the following, to-wit:

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\$206,552.57, together with interest thereon at the rate of 8.55% per annum from November 13, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclosure said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 11:00 AM PT, in accordance with the standard time established by ORS 187.110 on December 2, 2010, at the following place: at the main entrance of the Josephine County Courthouse, located at 500 N.W. 6th Street, in the City of Grants Pass, County of Josephine, State of Oregon, which is the hour, date and place last set for said sale.

Notice is further given to any person named in ORS 86.753 that the right exists, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's fees and attorney fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and beneficiary" include their respective successors in interest, if any.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated: 7/26/2010

By: [Signature]  
**KELLY D. SUTHERLAND**  
Successor Trustee

STATE OF WASHINGTON )  
) SS.

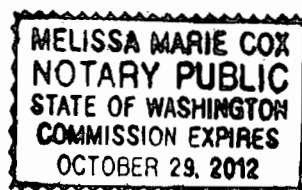
COUNTY OF CLARK )

SUBSCRIBED AND SWORN to before me this 26th day of July, 2010,

by Kelly D. Sutherland, Successor Trustee

[Signature]  
Notary Public for Washington

My commission expires 07/26/2012



# Exhibit 10

True Copy



After Recording Return to:  
SHAPIRO & SUTHERLAND, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
10-104921

JOSEPHINE COUNTY OFFICIAL RECORDS  
ART HARVEY, COUNTY CLERK **2011-000455**  
DED-TSD  
Cnt=1 Pgs=4 Stn=1 JEDWARDS 01/12/2011 02:42 PM  
\$20.00 \$11.00 \$15.00 \$8.00 \$5.00 Total:\$59.00



I, Art Harvey, County Clerk, certify that the within document was received and duly recorded in the official records of Josephine County.

## TRUSTEE'S DEED

THIS INDENTURE, Made this 11th day of January, 2011, between Kelly D. Sutherland, hereinafter called trustee, and Beneficial Oregon, Inc., hereinafter called the second party;

### WITNESSETH:

RECITALS: Kenneth L. Cook and Denise M. Cook, as grantor, executed and delivered to Regional Trustee Services, as trustee, for the benefit of Beneficial Oregon, Inc., as beneficiary, a certain trust deed dated March 8, 2007, duly recorded on March 12, 2007, in the mortgage records of Josephine County, Oregon, as Instrument No. 2007-004995. In said trust deed the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the said beneficiary. The said grantor thereafter defaulted in his performance of the obligations secured by said trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the beneficiary therein named, or his successor in interest, declared all sums so secured immediately due and owing; a notice of default, containing an election to sell the said real property and to foreclose said trust deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said county on July 27, 2010, as Instrument No. 2010-009269 thereof.

SEND FUTURE TAX STATEMENTS TO:  
HSBC Consumer Lending Mortgage Servicing  
ATTN: REO Department  
636 Grand Regency Blvd.  
Brandon, Florida 33509

CONSIDERATION AMOUNT:\$146,015.99

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After the recording of said notice of default, as aforesaid, the undersigned trustee gave notice of the time for and place of sale of said real property as fixed by him and as required by law; copies of the Trustee's Notice of Sale were served pursuant to ORCP 7D(2) and 7D(3) or mailed by both first class and certified mail with return receipt requested, to the last known address of the persons or their legal representative, if any, named in ORS 86.740(1) and (2)(a), at least 120 days before the date the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last-known address of the guardian, conservator or administrator or executor of any person named in ORS 86.740(1), promptly after the trustee received knowledge of the disability, insanity or death of any such persons; the Notice of Sale was served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7D(2) and 7d(3) at least 120 days before the date the property was sold, pursuant to 86.750(1). If the foreclosure proceedings were stayed and released from the stay, copies of an Amended Notice of Sale in the form required by ORS 86.755(6) were mailed by registered or certified mail to the last-known address of those persons listed in ORS 86.740 and 86.750(1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale. The mailing, service and publication of said notice of sale are shown by one or more affidavits or proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this trustee's deed as fully as if set out herein verbatim. The undersigned trustee has no actual notice of any person, other than the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to ORS 86.740(1)(b) or (1)(c). The Trustee hereby certifies that any valid requests for information under ORS 86.757 have been responded to within the time allowed by statute. The Trustee also hereby certifies that all statutory requirements of ORS 86.737 were complied with in a timely manner.

Pursuant to said notice of sale, the undersigned trustee on January 5, 2011, at the hour of 11:00 AM PT, of said day, in accord with the standard of time established by ORS 187.110 (which was the day and hour to which said sale was postponed as permitted by ORS 86.775(2) (which was the day and hour set in the amended Notice of Sale) and at the place so fixed for sale, as aforesaid, in full accordance with the laws of the state of Oregon and pursuant to the powers conferred upon him by said trust deed, sold real property in one parcel at public auction to the said second party for the sum of \$146,015.99, he being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property. The true and actual consideration paid for this transfer is the sum of \$146,015.99.

NOW THEREFORE, in consideration of the said sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trust deed, the trustee does hereby convey unto the second party all interest which the grantor has or had the power to convey at the time of grantor's execution of said trust deed, together with any interest the said grantor or his successors in interest acquired after the execution of said trust deed in and to the following described real property, to-wit:





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EXHIBIT "A"

BEGINNING AT THE WEST QUARTER CORNER OF SECTION 9, TOWNSHIP 37 SOUTH, RANGE 7 WEST OF THE WILLAMETTE MERIDIAN, JOSEPHINE COUNTY, OREGON; THENCE NORTH 89°36'45" EAST 2664.34 FEET TO THE CENTER OF SAID SECTION; THENCE 0°51'20" EAST 334.25 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 89°36'45" WEST 1332.17 FEET TO THE WEST LINE OF THE EAST HALF OF THE NORTHWEST QUARTER OF SAID SECTION; THENCE NORTH 00°49'30" EAST 500.46 FEET; THENCE NORTH 89°36'45" EAST 1332.17 FEET TO THE NORTH-SOUTH CENTERLINE OF SAID SECTION; THENCE SOUTH 00°51'20" WEST 500.46 FEET ALONG SAID CENTERLINE TO THE TRUE POINT OF BEGINNING. EXCEPTING THEREFROM ANY PORTION LYING WITHIN THE BOUNDARIES OF A PARCEL OF LAND IN THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 37 SOUTH, RANGE 7 WEST OF THE WILLAMETTE MERIDIAN, JOSEPHINE COUNTY, OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT THE CENTER POINT OF SAID SECTION 9 AND RUNNING NORTH 0°21' EAST ALONG THE NORTH-SOUTH CENTERLINE OF SAID SECTION, 334.25 FEET TO THE POINT OF BEGINNING; THENCE NORTH 0°21' EAST ALONG THE NORTH-SOUTH CENTERLINE OF SAID SECTION, 1002.75 FEET TO THE SOUTH LINE OF THE NORTH HALF OF THE NORTHWEST QUARTER OF SAID SECTION; THENCE ALONG SAID SOUTH LINE OF THE NORTH HALF OF THE NORTHWEST QUARTER, SOUTH 89°37' WEST 572.20 FEET TO THE APPROXIMATE CENTERLINE OF THE PUBLIC ROADWAY; THENCE ALONG SAID PUBLIC ROADWAY CENTERLINE, SOUTH 22°39' EAST 1095.35 FEET; THENCE NORTH 89°37' EAST 188.05 FEET TO THE NORTH-SOUTH CENTERLINE OF SAID SECTION 9 TO THE TRUE POINT OF BEGINNING.

# Exhibit 11

True Copy



ROUTH CRABTREE OLSEN, P.S.

13555 SE 36<sup>th</sup> St., Suite 300  
Bellevue, WA 98006

Telephone: 425.458.2121  
Fax: 425.458.2131  
www.rcolegal.com

Cordellia Norcross  
*Paralegal*

Telephone: (425) 440-6540

January 18, 2011

**BY FIRST CLASS U.S. MAIL:**

Denise M. Cook  
300 Newt Gulch Road  
Wilderville, OR 97543

Re: Property Address: 300 Newt Gulch Road, Wilderville, OR 97543  
Our file: 7269.62774

Dear Mrs. Cook:

This letter is to advise you that the above referenced property was sold at a trustee's foreclosure sale on January 12, 2011.

The law provides that you must vacate this property within 10 days of the foreclosure sale date. If you have failed to vacate within that time, an unlawful detainer will be commenced against you in court. Should you have any questions, please contact us.

Sincerely,

ROUTH CRABTREE OLSEN, P.S.

By

Janaya L. Carter, Attorney for Owner

# Exhibit 12

True Copy

FEE \$

37-7-9 TL 1201

## JOSEPHINE COUNTY DEVELOPMENT PERMIT

☐ Urban Growth Boundary ☒ County ☐ Previous Permit No.

☐ Subdivision ☐ Major Partition Block Lot  
☐ Minor Partition: Date

YES NO

☐ ☒ Flood Hazard Flood Elevation feet. (If yes, building site elevation may be required prior to issuance of Building Permit.)

☐ ☒ Is proposed structure within the Flood Hazard Area.

☐ ☒ Scenic Waterway (If yes, requires permit from Dept. of Transportation.)

☐ ☒ Requires Watermaster review or approval.

☒ ☐ Other: X 50' fuel required ☐ Airport Overlay ☐ Erosion Control

☐ ☒ UGB surfaced driveway required.

☐ House No. 300 to be clearly visible from a dedicated right-of-way.

☐ ☐ Stream Setback: 50 ft. from Class I banks and 25 ft. from Class II banks.
PROPERTY OWNER: Richard Flowers PHONE: \_\_\_\_\_MAILING ADDRESS: 300 Hewitt Gulch Rd

## DEVELOPMENT

## EXISTING

## PROPOSED

Vacant Land: ☐ Yes ☒ NoConventional Residence ☒ 1000 2 BrManufactured Housing ☐ BrMulti-Family ☐ UnitsCommercial ☐Industrial ☐Agriculture Bldg. ☐Addition to Existing Bldg. ☐Home Occupation ☐Garage ☐Other ☒ shed

Proposed Building Height: \_\_\_\_\_

SITE REVIEW REQUIREMENTS MADE A PART OF THIS DEVELOPMENT PERMIT.

NOTES: \* Health condition - 2nd residence to be removed at duration of health conditionZoning Classification RR-5 Property Acreage 0.12-12

SETBACKS FROM PROPERTY AND STREET:

Front: 30' Ft.; Center Line 60' Ft.; Sides 10' Ft.; Rear 25' Ft.

Additional Setback Notes \_\_\_\_\_

ACCESS: ☐ Easement, Private Road, or Court Declared Public Road☐ Non-maintained County Road☐ Maintained County Road. Obtain road approach permit from County Public Works Department.☐ State Highway. Obtain road approach permit from State Highway Department.

ADDITIONAL PERMITS: ALL STRUCTURES APPROVED BY THIS PERMIT MUST ALSO BE CLEARED WITH THE ENVIRONMENTAL HEALTH AND BUILDING/SAFETY DEPARTMENTS.

\*\*\*CORRECT INFORMATION PROVIDED BY THE APPLICANT MAY INVALIDATE THIS PERMIT.\*\*\*

Signature Richard Flowers ☒ Owner ☐ Contractor License # \_\_\_\_\_APPROVED BY J. Priskin DATE 3-9-89 PERMIT 189-137

THIS PERMIT VALID FOR ONE YEAR. THE USES AUTHORIZED BY THIS PERMIT ARE LIMITED TO CONSTRUCTION UNDER CONSTRUCTION WITHIN ONE YEAR.

THIS PERMIT EXPIRES 3-9-90

REV 6/1/88

This document is certified to be a true copy of the original in records of the Josephine County Planning Office

Name: Valerie MontagueTitle: PlannerDate: 2/22/2011

Original-Planning Dept.

Canary-Environmental Health Dept.

Pink-Building/Safety Dept.

Goldenrod-Applicant

TOWNSHIP 37 RANGE 7 SECTION 9 TAX LOT 1201 ADDRESS 300 Hewitt Gulch Rd

## Cedarwood Family Practice

Mark A. Rondeau, M.D.  
Physician & Surgeon  
FP Board Certified

124 N.W. Midland Avenue, Suite J  
Grants Pass, OR 97526  
(541)476-8859

Jeri Pairish-Lack, MN, FNP  
Stacey Romney, MN, FNP-C  
Carol Thomas, MSN, FNP-C

February 1, 2011

RE: Richard "Lee" Flowers

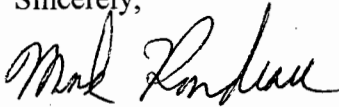
To Whom It May Concern:

Lee has hydrocephaly with an associated developmental disability. This is a permanent condition which is not expected to improve. He requires continual caregiver supervision. This care is currently provided by Lee's mother, and she at times needs assistance in his care supervision.

Please take these factors into account when making determinations as to approved living situations and medical hardship needs.

With the approval of Lee's family, please feel free to contact me if you have further questions.

Sincerely,



Mark A. Rondeau, M.D.

MAR/rk